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Life Scripts

SCRIPT NUMBER ONE

"Hi Mr. Prospect, my name is Bob Jones with Secure Insurance Agency. I was calling to see what kind of protection you had for your family in the event, God forbid, anything should happened to you."

(WAIT FOR A RESPONSE. IF THEY HAVE A LIFE POLICY SAY...)

"That's great that you care enough about your family to get coverage for them. Are you certain that the protection your family has is enough to cover their expenses for a while should you pass?"

(if they say they don't have life insurance say...)

"Mr. Prospect, wouldn't you want the peace of mind to know that your family will be well taken care of after you are gone? What kind of legacy would you leave if you left your family with a mountain of bills and no money to pay them?"

SCRIPT NUMBER TWO

Hi, Can I speak with? Mr. /Mrs. /Ms. _____, please This is _____ calling from ABC Life Insurance! How are you today?

(Explain the purpose of the call and give them a brief summary of what you may be able to do to help them. Also, test the level of interest by using trial closes such as " So when would be the best time to have them call you tomorrow to talk about life insurance?")

The reason for this call is to inform you that we have agents in your area offering free, no obligation quotes on life insurance. Would you like to see if you qualify for our program? We are providing families like yours an innovative solution with their life insurance planning. When is a good time to have one of our agents give you a call tomorrow?

(At this point, the customer will probably start throwing questions at you or start to resist you, the best thing to do is to make sure you acknowledge their questions or concerns and answer them correctly and confidently, this is where your rebuttals come in)

Rebuttals:

It's never too early/too late to secure your future for your family and your retirement.

It's just a quick call and there's absolutely no commitment for you to buy.

If they already have a life insurance plan, No problem but we would still like to give you the chance to compare rates.

(When you feel that you were able to handle the customers concerns, take them to the next step immediately by starting to ask all the necessary questionnaires to make sure that they are qualified, one tip on gathering information is to just sound casual on asking for them, never make it sound like a big deal. and again, a little trial close at the end will also help out a

lot)

(Collect Information)

I just need to ask you some questions to make sure you qualify for the program and then I can either transfer you to one of our specialist or set and appointment to have him call you back at time of your convince.

Mandatory Questions

1. May I know your age?
2. Approximate Annual income?
3. Have you ever been seriously ill, such as cancer, heart attack or stroke?
4. Are you currently taking any prescription medicines?
5. Do you already have a life insurance policy? (if yes, With Whom?)

Next Day Appointment- Okay, that's all for now. So when is good time to have our loan specialist call you tomorrow?

(When setting an appointment make sure to remind them of the date and time to finish strong)

Thank you, have a great day and please don't forget our appointment tomorrow at 10:30am.!

SCRIPT NUMBER THREE

This is Morocco with _____ here in _____. The reason I called is that many of our life insurance carriers are having price wars right now and there's a very good chance we can get you a lot more coverage for what you are paying now, or you could save significantly with what you are now paying, how does that sound?" Now you can ask what he's insuring for, current face, current premium, health, investments, etc without leaving the office.

Life Script for Internet Lead

SCRIPT NUMBER ONE

"May I speak to David Lang, please? Hello David, this is Bob Sanders of XYZ Insurance Agency, calling about the life insurance information you recently requested online. I'm looking at the information you submitted here and it seems you're considering a 30-year policy with a \$500,000 benefit, is that correct?"

It's important to make it clear immediately that you're following up to an actual request your lead made online. Once they know you're calling with detailed information for them, they'll be more receptive to the rest of your pitch.

Now you make the case for the convenience of working with you.

"Is now a good time to talk? ... Good. If you'd like, we can go over the details of some popular policies I think will work for you, based on the information in front of me. And many policies can be custom-fit for your needs with the addition of riders, which I can help you select. I know life insurance is a little complicated at first, so please ask away.

I'm here to answer all your questions."

(If they're short for time, you can say...)

"I understand, David. Is it okay to send or email you some information to go over at your leisure? Remember, once you're ready to make a decision I can walk you through the application process right over the phone."

Instead of trying to schedule a time to show up at their front door, give them some breathing room by simply asking for a follow-up phone call.

"Take your time with the info I send. In case you have questions, is there a good time for me to follow up with you? Is next Thursday good?"

In your closing, remind them how accessible you are.

"Thanks for your time, David. But don't forget you can call me at any time to discuss your options. Can I give you my phone number in case you need it?"

Final Expense Scripts

SCRIPT NUMBER ONE

Hello, may I speak with Mr. or Mrs. _____. My Name is _____.

I'm calling from ABC Financial Services. I'm calling regarding a FREE QUOTATION for final expense insurance that we are providing people in your area.

Our plans can save you 15,000 to 50,000 dollars on your funeral expenses and any outstanding debts you may leave behind.

(since final expense insurance is not a popular product they may not know what final expense is and may ask...)

"WHAT IS FINAL EXPENSE?" Final Expense is a miniature life insurance policy that covers any outstanding bills and burial expenses that you may leave behind. That way your family doesn't get stuck with the bills.

(At this point, the customer may start to give out objections or ask questions. Rebuttals come very handy, when you deliver your rebuttals, you have to sound very confident)

The plans are very affordable and we offer the most competitive prices. Even if you have a fixed income we have special pricing that can help.

This will just take a few minutes and can save you thousands of dollars!

Is Final Expense important to you right now? (Wait for answer)

Closer: What is the best time to have one of our senior reps to give you a call tomorrow?

(Next order of business is to start gathering the information that you need in order to qualify them, now, keep in mind that these is important information so you can expect the customer to bit hesitant to give them out to you. One good advice is to sound casual and to let them know that you need those information in order for you to provide them the best quote or

solution that you can offer.)

I just need to get some basic information...

1. Verify name
2. Husband age, wife age
3. Do you smoke, does your wife/husband smoke?
4. Do you have any serious medical conditions?
5. Verify the address

(Before you end the call, make the appointment solid by reminding them of the company and the appointment date and time. If you can, ask them to write it down, this would really help to make sure that they don't forget it.)

Great, that is all the information I need but BEFORE I CLOSE THIS CALL I WILL LEAVE YOU WITH THE COMPANY NAME AGAIN. DO YOU HAVE A PEN & PAPER HANDY?

SCRIPT NUMBER TWO

Must be between ages 50-80

Must be talking with decision maker

YOU MUST FOLLOW THIS SCRIPT

Hi, (cust)?

My name is _____ with the **Senior Care Program** .

Did I catch you at an OK time?

(wait for response and regardless of what they say...)

I know you're busy so I'll be very brief.

(cust) the reason for my call is that I'm helping folks between the **ages of 50 and 80** cover **ONE HUNDRED PERCENT** of the cost of their funeral and burial expense's with **LOW COST final expense insurance policies**.

(CUST) would **YOU** like to find out how **AFFORDABLE** it would be for **YOU** to **QUALIFY** for these **Special State Regulated Life Insurance Programs**?
Today I only need to verify some basic information and then I can have a Licensed Life Insurance Specialist call you back and discuss what you QUALIFY for?

GREAT! (START RECORDING NOW)

SMILE

SLOW

BREATHE

RELAX

Final Expense from Lead Scripts

SCRIPT NUMBER ONE

"Hi (Prospects first name) this is Ron Smith, I was calling you regarding your request that you submitted for information about one of the low cost programs designed help with burial/funeral service.

(If customer seems interested) Now (prospects name) I will be in your neighborhood tomorrow helping someone just around the corner in planning out their final expense plan, I

can swing by soon as I'm done, which time would be best for you? I have XX open and XX

(Customer doesn't seem interested). Now (prospects name) the only reason I am calling is because you filled out the card you received requesting information to assist in low cost funeral and burial expense planning so that your family wont be burdened with the unexpected costs, and i would like an opportunity to sit with you to go over the low cost options. Can I swing by tomorrow at XX:

SCRIPT NUMBER TWO

Mrs. Jones, this is _____ with, {my company}, and we are the people that you sent in a request to about our final expense life insurance plans and I'm the guy that takes care of those requests in your area. That's why I'm calling, I'm going to be in your town tomorrow and I need 10 minutes of your time to go over that. Is 10:00 in the morning good for you?"

SCRIPT NUMBER THREE

May I speak with Ms. Jones? Yes mam, this is Greg and I was getting back in touch with you. We received the card that you mailed back to us requesting information about the Soc. Sec. death benefit, the high cost of funerals, and plans that are available to help pay for this.

Was this information for yourself or somebody else?

Mortgage Protection Scripts

Hi this is _____ with _____ mortgage protection services here in _____ . We were calling to let you know that you qualify for a mortgage policy that can protect you and your family in case something were to happen to you. These plans come with a Return of premium rider that refunds back all the money if the coverage is not used and we just needed to ask you a couple of questions.

1. age
2. tobacco
3. meds taking
4. health conditions we need to be aware of.

Ok great Mr. Agent will call you to go over those rates with you within 2 days, is that OK? repeat agent name and agency name.

Mortgage Protection Scripts from Lead

SCRIPT NUMBER ONE

Could I please speak with _____. _____, I'm calling b/c you've recently sent a request to my office asking for information about mortgage protection. It was in regards to your \$XXX mortgage with XXX.

So let me ask you, how long is your mortgage?

And you were interested in protecting your mortgage with this protection?

Let me ask you, and I'm not trying to be nosy, do you have any significant savings, an IRA, or assets that might offset the need for this protection?

Something that you could use to pay off some of the mortgage if you needed to do so?

And are you currently using this money to pay your day to day and month to month expenses or are you savings it for retirement?

Based on what you're telling me I don't think that the mortgage protection is going to work out for as it will be cost prohibitive, but maybe I've got something that can help you protect your mortgage. There are two ways yo can protect your mortgage: by having mortgage protection and growing your existing assets quick enough to where they offset that amount owed on your mortgage.

Would you be interested in something that:

- ^ Guarantees that you will not lose a penny.
- ^ Cost you nothing in maintenance fees.
- ^ Averages an 8.5%.
- ^ Grows tax-deferred.
- ^ And your monthly income will only increase from month-to-month.

SCRIPT NUMBER TWO

Hi, can I please speak with _____ (FIRST NAME). (FIRST NAME)_____ my name is AGENT NAME. How are you doing? I just want to let you know that I am not a telemarketer. I'm responding to the pink form you sent to my office regarding your \$_____ mortgage. It was in regards to mortgage protection on that loan. Do you remember filling out that form?

NO – Explain further and perhaps your spouse filled out the form.

YES – Great, I need just need to confirm a couple of things and ask you some other basic questions to see if you qualify and we can be of service to you. Is now a good time?
(WAIT FOR THEM TO ANSWER)

TAKEAWAY – Thanks and we won't be more than a couple minutes, I just need to get verify a few things...

Your Lender _____

TOTAL MORTGAGE _____

Monthly Mortgage Payment _____

Mortgage Term _____

(INSERT TAKEAWAY)

Your Occupation/Duties _____

Spouse Occupation/Duties _____

(TAKEAWAY... DO THEY GIVE YOU RAISES EVERY YEAR?)

Any children _____

D.O.B. _____

Spouse D.O.B. _____

ANY tobacco _____

Spouse ANY tobacco _____

_____ (FIRST NAME) from a medical standpoint, have you or your spouse been hospitalized for anything or have any health conditions in the last 15 years that may hinder you from getting protection?

Are either of you currently taking any doctor-prescribed medications? NAME, DOSAGE, AND FREQUENCY?

Him: Y / N Her: Y / N

Details: _____

Lastly, I just need to get a ballpark figure on your height and weight as well as your spouse's weight and weight. Him _____ Her _____

(INSERT TAKEAWAY)

Well, _____ (FIRST NAME) based on this information, I don't see any reason why we can't help you with this need and protect you. I have a couple of good ideas on how we can do that.

OK, let me tell you quickly what we do. If god forbid anything happens to you or your spouse we pay off your mortgage. If either of you get diagnosed with any sort of critical illness like cancer, heart attack, kidney failure, or paralysis, we can also pay off your mortgage. Now the last thing we do is, (PAUSE) say for example you don't use the coverage after the policy term. (PAUSE) What we do is (PAUSE) refund back all the premiums that you paid in one lump sum. (PAUSE) Now how does that sound?

Does this sound like something that might interest you?

NO – resolve rebuttals.

YES – Great! All I need is to arrange for about 25 minutes of your time where you can get to know me, I can get to know you, I can conduct a quick fact-finding session, and then we'll put together a program that addresses all of your protection needs at a monthly premium that fits your monthly budget. DOES THAT SOUND FAIR?

OK... Great! (FIRST NAME) Do you work during the day? OK what time works best for you? Morning, afternoon, or evening? Would you like to meet at work or during your lunch? Weekday? Weekend?

OR

I'll be in YOUR AREA, _____ (DAY) and _____ (DAY) of next week. I can drop by either _____ or _____. Which time and day would work best for **BOTH** you and your spouse's schedule

(NEED BOTH PRESENT AS BOTH ARE AFFECTED AND REQUIRES APPROVAL BY OTHER).

OK... there are a couple of things you can do for me?

- 1) Can you get a pen and piece of paper?
- 2) Write down date and time for appointment.
- 3) Have any prescriptions easily accessible.
- 4) Your address is still...
- 5) Do you have any other insurance policies? Please have those readily available so that I

can make sure you have a well-rounded protection package.

6) Give some thought to how much you would like to spend for protection.

7) Would you like for me to give you a reminder call the day before?

Thank you and I really enjoyed speaking with you. I hope you have a nice evening and look forward to meeting you. Take care.

Health Scripts

SCRIPT NUMBER ONE

Hi This is _____ with _____ and we are calling to let you know that the major health insurance carriers have just released new rates that can save you up to 50% on your health insurance. Can we send you some information via email?

Great, what is your email address

Are you on a group plan?

Are you taking any medications?

Have you been hospitalized for anything in the last 5 years?

Who is your provider and how much are you paying?

Last question, How important to you is saving 50% on your health insurance?

Mr. Agent will call you in a couple of days to go over the plans with you is that OK?

SCRIPT NUMBER TWO FOR HEALTH SAVINGS ACCOUNT

"Hi, this is _____ with Maryland Health Plans. I'm calling because we're currently heavily promoting HSA health plans through the top carriers like Carefirst, United Healthcare and Time. Of average they are 50% less expensive than traditional plans and I like to email you the information and rates."

SCRIPT NUMBER THREE

(Use a proper introduction, Say your name and your company name immediately)

I am with ABC Insurance Company and we are a local medical insurance brokerage here in Your City and we specialize in saving self employed, small business owners a lot of money and improve your medical coverage and you get to keep all your current doctors!

(At this point, the customer may start to give out objections and this is why rebuttals come very handy. When you deliver your rebuttals, you have to sound very confident)

Rebuttals:

This will only take a few minutes and could save you hundred even thousands of dollars.

We are not selling you anything we just want to offer you free quotes to see if we can save money or offer you a better plan.

(Next order of business is to start gathering the information that you need in order to qualify them, now, keep in mind that these is important information so you can expect the customer to bit hesitant to give them out to you. One good advice is to sound casual and to let them know that you need those information in order for you to provide them the best quote or solution that you can offer.

Mandatory Questions:

1. Do u purchase your own individual/family coverage or do you have a group plan?
2. What company are you currently with for your medical insurance?
3. Let me get some basic information so I can prepare you free quotes. So you can see how much we can save you for FREE!!!
4. What is your Home zip code?
5. What is your age?
6. Do you use tobacco?
7. Is there anyone else to be covered with you on the quote? (Wife, kids or coworkers)?
If so get their ages as well.
8. (Go for the close) When is a good time to have one of our insurance agents call you back with the free quotes?
9. What is the best number to call?
10. What is the best email to send the quotes to? (always repeat it out loud to verify!)
(If no email then ask for a fax).

(Before you end the call, make the appointment solid by reminding them again of the appointment date and time. If you can, ask them to write it down, this would really help on making sure that they don't forget it.)

OK have a great day and remember our call back tomorrow from one of our agents at ABC Insurance Company at _____. Thank you!

Health Scripts from Internet Lead

SCRIPT NUMBER ONE

"Hello, may I speak to Mary Jones? ... Hi Mary, this is Rob Robertson from ABC Insurance Agency. I'm calling with the health insurance information you requested online. The information in front of me says you're looking for [insert the specs for your lead's particular situation], is that correct?"

(Once the lead responds, keep the conversation moving forward positively by suggesting she's made a good decision)

"That's terrific because I have a selection of health plans from [your state's] most popular companies that look like they could be a good fit for you. We can get into the details of those if you like, but first I want to answer any questions you might have about health insurance."

(If your lead tells you they need more time, set the stage for your next call.)

"I agree you should take time to go over your options. When is a good time for me to follow up with you? Is next Wednesday afternoon fine? Do you prefer me to give you a call, or send an email?"

(If your lead tells you they're not interested in buying a health plan now, ask permission to contact them again.)

"That's fine. It's always a good idea to check into your options from time to time. I'd like to be here for you if later on you want to learn more about your health options. Would you like it if I checked back in with you sometime in the future? When do you think would be the best time for me to touch base with you about your health insurance needs? Is a phone call best, or email?"

Health Script for Internet Uninsurable Lead

SCRIPT NUMBER ONE

"Is John Samson available? John, this is Rob Robertson with ABC Health Agency, calling about your recent request for health insurance information online. I'm looking at the information in front of me, and I'd like to help you get affordable coverage to take the sting out of your medical bills. Have you tried getting coverage before?"

(Let your lead discuss their past experience. Not only does listening demonstrate your interest in their problems, it helps you determine where to take the conversation next.)

(Have they shopped for insurance with no luck?)

"I'm glad we've been introduced, John, because I have a lot of experience helping people just like you make sense of their options. I work with XX popular companies and I'm confident that out of the hundreds of plans and programs I have to work with, we'll be able to tailor-fit a plan for you."

(They haven't tried getting insurance on their own before?)

"I'm glad we're talking today, John, because it can be very difficult finding affordable coverage all on your own. I help people like you find the program that works best for them every day. With hundreds of plans and programs from top companies to work with, I'm confident we can easily tailor a plan to fit your needs and budget."

Remember, it's important when working with uninsurable leads to present them with all their options, whether it's high-risk coverage or a discount medical program. If you are placing people into a discount program, be sure to explain that it is not insurance. Keeping your leads well-educated from the beginning protects them from surprises down the road, and helps ensure they'll stay a satisfied client.

Medicare Supplement Scripts

SCRIPT NUMBER ONE

Hi this is _____ with _____ here in _____. We are surveying Medicare customers to let them know the rates have changed in _____ county and we just need to ask you a couple of questions.

Do you have part A and B Medicare?

Do you have a supplement plan?

OK, great are you interested in saving money on your Medicare plan.

Thank you, Mr. Agent will follow up with you within 2 days to see if you can save money, is that OK?

Repeat agency name and agent name.

Annuity Scripts

Script Number One

Hello Mr/Mrs _____, I ask the first name. My name is _____, I'm calling with _____, in YOUR CITY NAME GOES HERE . How are you today?

GREAT!

The Reason for my call is we specialize in working with individuals who have been contributing to qualified plans such as IRA's, 401K's, or any other investments. Do you currently Contribute to an IRA, 401K or any other investment vehicles?

IF YES.

When was the last time a financial professional took a look at your account?

LONG TIME.

Well wouldn't it be of interest to get a second pair of eyes by a professional to make sure your doing everything possible to ensure yourself the most rewarding retirement?

IF YES/NO:

Talking FREE and at no cost or obligation i would like to have one of our advisers give you a call. Is mornings, Afternoons, or Evenings better for a short telephone call?

FREQUENTLY: (Say like a few weeks to a few months)

Well that's fantastic. I am glad your keeping up with your investments. Unfortunately, what we've found is that often times there are investment vehicles out there that are beneficial that most individuals aren't aware of. Mr. the way we work we are completely independent financial advisers and what this means to you is that we represent dozens of different companies that are fully licensed. We can be responsive to your needs. We will make sure your investments are being looked over properly and frequently.

Mr/Mrs. We guarantee two things, #1 we aren't going to sell you anything. And #2 You'll def get a better idea of where you stand financially.

Is Mornings, Afternoons, Or Evenings better for a No obligation phone call?

SCRIPT NUMBER TWO

Hello, this is _____ with ING Financial Partners in Boca Raton, is _____ there?

This is _____ Mr. or Mrs. Client

Hello Mr. or Mrs. Client how are you? The reason for my call is we specialize in working with individuals who have been contributing to qualified plans such as IRA's, 401K's, or any other

investment vehicles. Unfortunately what we have found is that most individuals have not received help in managing and servicing these accounts. In this industry, products change frequently, as does your current financial situation. I am sure you can understand that? Mr. or Mrs. Client, do you currently contribute to an IRA, 401K, or any other investment vehicles.

IF YES.

When was the last time a financial professional took a look at your account?

LONG TIME:

Well wouldn't it be of interest to get a second pair of eyes by a professional to make sure your doing everything possible to ensure yourself the most rewarding retirement.

FREQUENTLY:

Well that's fantastic. I am glad your keeping up with your investments. Unfortunately, what we've found is that often times there are investment vehicles out there that are beneficial that most individuals aren't aware of. Wouldn't it be of interest to learn about these vehicles?

IF NO:

Mr. or Mrs. Client, at ING we offer a number of investment vehicles that have enhanced individuals retirements. Would you like to learn about ways to enhance your retirement?

Let me explain the way that I work. What I would like to do is set up an initial consultation which is free and lasts about an hour. During this meeting I'll...

- Explain the financial planning process and how it works.
- We'll explore your financial goals and see where you stand in relation to those goals.

And then we'll determine if you and I feel working together would make sense. That doesn't sound too bad. I usually see new clients on Tuesday or Thursdays.

What day works better for you?

Get address, place of meeting, secondary phone numbers, spouse's name if one, and tell them that we will be confirming before the appt.

Overcoming Objections

We just got a policy last week...

Well, _____, I'm glad you have taken some steps to protect your home. I know how important that must be to you. If I may ask, has your policy been delivered to you yet? By law, you have at least a 10-day free look after you receive the policy. Until the 10-day period is up you are under no obligation to keep it. If you're like most of us, you just want the best possible plan for your family at the best possible price. Would that be the way you feel? (The answer should be yes.) If I may ask, _____, did you get any living benefits in your plan? (They answer, what do you mean?) Will the plan you just got pay your house payment for you if you are disabled and unable to work? (The answer usually is no.) Will it give you all your money back if you don't use the protection? (The answer usually is no.) Well, it sounds like what you have,

_____, is either the old type or you were just sold straight term insurance. What we specialize in is complete home protection, _____, and I know you want the best possible plan at the best possible price for your family. Don't you? If we could do that for you, get you some better benefits or even save you some money, would that be worth considering? (If the answer is yes, move on the client qualification profile form.) Well, let me get just a little bit of basic information from you to see if we'll be able to help. I am glad you have your home protected, but I just like to make sure you know your options. I specialize in customizing the plans to match what you feel is best for your home and loved ones. I have a database of companies, and can shop the market for you. How would you feel about researching a little bit further to ensure the best decision possible?

We have enough insurance...

_____, I am glad you have enough life insurance, but let me ask you this, if I may. Do you have mortgage protection on your home? (This usual answer is, "Well isn't it the same?") Well, no, it is not. If you used your life insurance to pay off your home, then you wouldn't have any life insurance. It really should be looked at separately. Also, your life insurance won't pay your house payment if you are disabled and are unable to work. A mortgage protection plan does, and a good mortgage protection plan offers the option of getting all of your money back at the end of your mortgage, if the protection isn't used. So, it will protect your home, if you need it, including your house payment and gives your money back if you don't. It benefits you either way. If we could do that for you without disturbing your existing life insurance, would that be worth considering? (If yes, move on to the client qualification profile form.) Well, let me get just a little bit of information from you to see if we'll be able to help. Great, I am glad you have taken the steps necessary to protect your loved ones. May I ask you a question? Y/N What was it that encouraged you to send in the form? (Once he/she answers, you will know where they stand. Most of the time my next question will be something like this) Insurance has changed a lot in the last few years. How would you feel about looking at the new products on the market such as money-back plans?

Good you have enough insurance and most people we service do. But, a lot of people don't have enough to pay mortgage after other expenses. We try to alleviate people using life insurance to pay off house. We wouldn't want to see anyone lose their house, would you? Ask questions to screen current policy to offer same for less. Do you meet the qualifications for the competitors plan based on your medical history? Sounds like other agent quoted you the lowest price to get in the door.

We're already taken care of...

"No problem, and I'm not trying to sell you anything today. _____ instead what I'd like to do is see if there's a fit between our companies and, if there is, give you another option for the next time you're in the market."

"Let me ask you..." (now ask a qualifying question)

My family member sells insurance so we're going to get it from them...

_____, I don't fault you at all, if your brother is in this business, and you want to give him the business if you can. I would do the same thing. Let me ask you this, if I may. Does your brother sell life insurance or mortgage protection? (The usual answer is "What's the difference?").

(Explain differences as in number 2 - payment protection, money back, designated beneficiary for the home, etc.)

Again, _____, we know you want the best possible plan for your family at the best price. If we can do this for you, would it be worth considering with us? (If yes, move to profile form.) Well, let me get just a little bit of information from you to see if we can help.

You're asking me to buy something sight unseen...

I apologize, _____, I don't mean for it to come out that way. You see, what I am bringing out to you is all based on what you have told me you needed. All of your options will be based on the length of your mortgage and the amount of your house payment. If one plan doesn't fit into your budget, I can show you strategies to slightly adjust the plan so it not only meets your needs, it also fits your budget. Again, _____, I apologize for the confusion. Only after we are assured that you are comfortable with the plan - need wise and budget wise - will we write the application. Does that sound a little better? I am sorry if that was implied. It was completely unintentional. I only wish to review your options. If we can find a plan that meets your needs and fits your budget, only then would we want to go ahead and protect your home.

They want to make an appointment a week away...

Well, if you are anything like most of us, you will probably be even busier next week than this week. I don't want it to be inconvenient for you and would be glad to adjust my schedule; however, it is your home, _____, and it's just too important to put off for a week. You could become sick or injured and not be able to get the protection. Let me ask you, if I may, is _____ just a busy day for you? (This will force them to explain why _____ is a bad day.)

You're only looking for a 30-minute window of time. If they explain away 8am to 11pm then go to the next day...

How does _____ look? When you find the opening, but they don't get home until late in the evening, say well, I know that _____ is a little late, _____, but I will be in your area anyway. Let me suggest this. I know you probably want to relax a little when you get home. Suppose I get to your home about ____ (30 minutes after they get home) and we have it all taken care of and I was out of your home by ____ (30 minutes after you arrive). For your benefit, can we squeeze in a time this week?

We're just shopping for price...

We don't fault you for that at all, _____. We all just want to get the best possible plan at the best possible price. I feel we have that available to you and that's why I'm calling. The only thing I need to do this evening is to verify some information to see if we're going to be able to help you. Is this a good time to talk for a minute?

(The idea is to get into the questionnaire and build a rapport while you are talking and that way it will be less likely to come up at the phone tie down.)

You had expressed a sense of urgency that your home was very important to you and was not covered. I'll issue this as a commitment to you before coming out, and you can hold me to it. Only after we've gotten the plan right for your needs and for your budget, will we write the application to take care of it for you. Does that sound a little better?

They may say, I still want to check with other companies...

Well, _____, I understand that and know how important your home is to you. I have a family too and just want to help you. You see, there's very little difference in the price with any of the companies. If the price is different, they all adjust it in the same way, either by adjusting the amount of coverage or adjusting the optional benefits. If needed, I can do that for you when we meet. Again, only when we have the plan so you are comfortable with it in every way, needs wise and budget wise, will we write the application to take care of it for you. Does that sound better? Do you like one-stop shopping? Well, how would you like to check with an entire database of companies with one stop. That is exactly what I do. I can help you shop the market to find the companies that will give you the plan you are looking for at the most affordable rate? How does that sound?

Send me something in the mail/fax/email...

Script Number One

I'd be happy to do that for you _____, but you'd need a really big mailbox to hold all the information for all the companies we represent. In fact, it would make my job a lot easier, but my company frowns on it because the information only addresses the plan generically and not the specific needs for your home. Our company places an emphasis on customer service and most times there are questions because each plan is catered to the individual. The only thing I need tonight anyway is to verify some information to see if you qualify and if we can help you. Is this a good time to talk? You can either pass, take it, or tweak the coverage. *If adamant about sending something and are REAL busy, get more info and mail, fax, or drop off quote.

(Build a rapport during the questionnaire time. Chances are it won't come up again. Use same statement above and add the following)

Our company feels it's very important for your benefit, not theirs, to have a licensed agent there to explain the various options, so you, the consumer, can make an intelligent decision on what is best for your family. Hopefully, you will appreciate a company that takes your needs that seriously. Only after you are comfortable in every way will we write the application to take care of it for you. Does that sound better? Sir/Ma'am, can you tell me exactly which plan you want to cover your home with?

(Wait for answer If yes, then I may go ahead and give them some information. Most of them will say 'No')

I say, "You told me you were serious about protecting your home. Well, that is what I do every day. I would be happy to help you find the most appropriate coverage and design it to fit in your budget. Do you really see a need to protect your home?"

Script Number Two

"I'll be happy to get this out to you in the next hour, but while I have you on the phone, let's first see if this can actually help you and if there's a real need on your end for this. How are you currently doing (Ask about a process related to your product or service). And if I could show you how to (Ask about how your benefit would help them), would you seriously be willing to consider using our solution to help you?"

Can you give me an idea of the price...

It could be anywhere b/t \$25-100/month based on different options and your needs. Just like you I've got bills to pay and I wouldn't want to sell you anything you couldn't afford. I would be glad to do that for you, _____, but my company won't let me. The reason for that is for your protection, not theirs. If you think about it, I could tell you a price, but you would have no idea of what you are getting. You see, there are plans out there that have benefits that decrease each year and others that only cover your home based on an accident. What we feel we have available to you is the best plan at the best price in the industry. The only thing that I need from you tonight is to verify some information to see if you qualify and if we can help you. Is this a good time to talk?

Call me back next week...

I would be glad to _____, but let me ask this if I may. If you are like most people that send in the pink form, it is because you want your home to be paid for in the event that something happens to you or a family member. Would that be the reason you sent it in to us?

(If positive response, proceed to next line.)

Well, _____, the only thing that I need to do tonight is to verify some information to see if we're going to be able to help you. Is this a good time to talk?

(If less than positive, talk about how important their home is to them and tomorrow is promised to no one. Let them know that the only thing you have to do tonight is to verify some information to see if they qualify and if you'll be able to help them. If yes, move on to the client qualification profile form. If no, you may need to call at a later date.)

Sir/Ma'am, I know you are busy, but I only need a few minutes to verify some information. Can you spare a few minutes? Y – Go ahead N – Got to respect that and call later.

Can I call you back...

Well, _____, I'd be happy for you to, but I'd be afraid that my line would be busy. The only thing I need to do tonight is to verify some information to see if you qualify and if it will be possible for us to help you. It will only take a few minutes now, or would it be better to call you back in a few minutes?

Won't commit at tie down and wants to think about it...

(There is a reason. The question is, can you get them to tell you what it is?)

The better you are at finding out what their concerns are, the better you will be at maximizing your leads. As with this or any other objection DON'T ARGUE!! If your client is hesitant, it is because their perception of the value of your product does not outweigh their concern, which is the reason for hesitation. Always stay calm and ask more questions to see if they will tell you why they are not ready. Nobody wants to admit it, but most people hesitate due to financial reasons or a bad experience in the past. If they will let you in on this, you can really build a relationship with this person by following up and checking on them from time to time until they are comfortable. I understand how you feel, _____. My husband/wife feels the same way about most things. You had expressed concern about your home not being protected and in the interim you could get sick or hurt and not be able to get the protection later. As you know, tomorrow isn't promised to anyone. Should something happen to you or your spouse, your home would not be paid for. (Should you get a yes continue reading the following)

(Persons first name), we do appreciate your genuine concern and interest in taking care of the need. Basically , now I work for you, and what I will do next is use the information that we have gathered over the phone and input it into the database of companies we work with. Because we are a mortgage protection brokerage, I have the ability to shop the market for you. Once I have done that I will put together several different plans for you to look at. Each plan will have different options for you to choose from as well as a good understanding of the product and what is available to you in a mortgage protection plan. Once we have gone over each plan in detail, you will then have the opportunity to choose a plan you feel will best benefit your family as far as the options and most importantly the price. Once you are comfortable with a plan in every way we will fill out a quick application and submit it with a check for the first month's premium requesting coverage on your \$ loan with (lender). Does that sound OK with you?

(At this point of the conversation you will know if the prospect is serious or not. Most people, if they are not serious, will try to back out at this point. So, never leave this section out of your phone presentation. If you get a yes, move on, if you get a no, you may handle the objection with one of the rebuttals from the following pages.)

Well _____, (first name), what we need to do next is set a time that I can visit with you and _____ (spouse's name). I'm going to be in your area next _____ (say the day). Would _____ (time) or _____ (time) work better for you and _____ (spouse).

(Always stress, and make sure the time you set will work for both husband and wife.)

_____, (first name), if you and _____ (spouse's name) would do me a favor and be thinking about how much you feel you would like to invest in a mortgage protection plan. That way when we get together, we will have a goal to work toward so I can serve you better. _____, (first name) not everyone works off a calendar, would you like for me to give you a reminder call? _____, (first name) I look forward to seeing you and _____ (spouse's name) at _____ (confirm time again).

Why are you calling me on a Sunday night...

Ma'am or sir I apologize for calling you on Sunday night. To be honest with you, I'm just trying to get caught up with all the leads coming from Columbia asking for more information on our mortgage insurance products. Is there a better time that I could reach you during the week? Again, I'm sorry and I hope you enjoy the rest of your evening.

Person hangs up while on the phone

Call back? Can drive by and say were in the area. Identify yourself, apologize and say not trying to scam you. Give copy of form and BC to prospect. Don't try to sell. Be personable. People are tougher on the phone than in person.

(If no answer...don't leave a message.) After 4-5 attempts can leave message...

- ✧ "My name is AGENT NAME and my number is XXX-XXX-XXXX. I'm calling regards to... (HANG UP) or just ask for a return call w/no subject. OR "Hi _____ (1ST NAME) This is AGENT NAME and hope you're (WEEKEND IS OFF TO A GREAT START). My phone number is XXX-XXX-XXXX and I'm calling in regards to your \$ _____ THEN HANG UP.

- ⤴ (FIRST NAME), my name is AGENT NAME and I want you to know that I am not a telemarketer. I'm actually calling in response to the pink form you sent to my company requesting information about Mortgage Protection Insurance. It was in regards to your (MORTGAGE AMOUNT) with (LENDER). If you'll give me just three and a half minutes of your day, I'll tell you how I can help pay off your mortgage early and save you thousands of dollars. If you want to know how I can do this, please call me _____ on my personal cell phone here in Columbia at XXX-XXX-XXXX. I look forward to sharing my ideas with you _____ and _____ hope you had/have _____ day/evening.
- ⤴ Hi (FIRST NAME) my name is AGENT NAME. Can you please call me back at XXX-XXX-XXXX? Thanks and _____ have a great day!
- ⤴ Hi (FIRST NAME) I'm calling about your mortgage and I need to ask you a couple of questions that _____ only you can answer. I'll be in my office b/t (TIME AND TIME) on (DAY). Can you please call me back at XXX-XXX-XXXX and thanks for your time.
- ⤴ My name is AGENT NAME and I'm calling about your mortgage and the money...
HANG UP.

Person doesn't call back...

Can drive by and say were in area. Identify yourself, give copy of form and BC, & say been trying to get a hold of. Had tremendous response, wanted to ensure no interest since interest was shown in form-can present later.

What took so long for you to respond to the form I filled out...

I apologize for taking so long to call you back. We've had a tremendous response to our package and frankly have not had enough agents. But, it looks like we can help you based on your information.

Why do you need so many questions about my background...

Need to get enough background to cater to you and give you as much coverage as we can.

I still want the info....

That's fine what I'll do is put that information in the mail to you right away. In the meantime, here's what I'd like to do...My schedule is booked up for the next couple of weeks anyway, so why don't we set up an appointment about two weeks down the road, which will give you a chance to read through the information, you can write down any questions that you have and bring them to our meeting and that way we can be sure to use our time effectively. Does that make sense?

Accountant...

Great, I require that my clients have accountants. In fact some of my clients are accountants. A financial adviser doesn't replace an accountant, but what I do is work in conjunction with your accountant to make sure that you are doing everything possible to minimize your taxes now and in the future by giving your accountant more ammunition to fight taxes. Does that make sense?

Interested in ICM but at a later date...

When we sit down in (couple of months, etc.), if I show you some ideas that help you reduce your taxes, would that be helpful? The reason that I ask is that many of the strategies I use with clients are only effective if you implement them (before the end of the year, before tax

time, early enough in the year). Based on that does it make sense that we set some time up over the next couple of weeks?

Call me back in _____ months...

Is there something that will be changing over the next _____ months? GO TO ABOVE RESISTANCE

We're doing fine...

Great! Most of our clients were doing fine before they met us and what they've found is by working through the financial planning process, we've been able to show them how to do even better by paying less taxes and getting their money working even harder for them. If I could share with you some of these same ideas and strategies would that be of benefit to you?

Already retired...

Great! How long have you been retired? What plans do you have to triple your income during retirement? Many of our clients are already retired and what we've found is that most of them had been concerned about... Reducing taxes, Maintaining their lifestyle in spite of inflation, Or protecting their assets from estate taxes or medical costs
Which of these is a concern of yours?

No time...

I can appreciate that, many of the clients I work with are short on time and that usually means they're hard workers and good taxpayers. Do you feel you're paying too much in taxes?
GO TO TAX GOAL

No money...

Script Number One

Many people are plagued by that problem and one reason for that is taxes. In many cases I'm able to save my clients hundreds if not thousands of dollars in taxes. If I could share with you some of the same ideas and strategies I'm using with my other clients would that be of help? Let me explain the way that I work...

Script Number Two

"Where do you usually get budget from when you find something that you absolutely must have?"

I'm too busy...

Script Number One

I know that feeling; my desk is full of things I need to do, too. I'd be happy to schedule a time to call you back, but I don't want to bother you if you're really not interested. Let me ask you a quick question and be honest with me: If I could show you a (system/product/service) that is proven to (reduce your overhead, generate more sales, etc.), would it be worth it for you and I to take for just 5 minutes to see how it could work for you?"

If NO: "No problem. Before I go, who else do you know that might be able to use a system like this?"

If Yes: "Terrific. Do you have 5 minutes right now?"

If No: "I'm looking at my schedule, what is a good time later today?"

Script Number Two

"_____ you probably get a lot of calls like I do, and my initial reaction is to say I'm too busy as well. But I can explain this to you in just 3 minutes and if you think it can help you we can schedule more time later - and if you don't we can part friends, is that fair?"

Script Number Three

I schedule time to get back with you, just a quick question: Is it a priority for you to (fix or improve what your product or service will do for them) this quarter?"

Script Number Four

"I'm glad you're busy, that means that you don't have the time to waste looking at things you have no intention of taking advantage of. Quick question: If I could show you a proven way to (get the benefits of your product or service), is that something that you would invest 5 minutes learning more about?"

I do not want to buy

_____, we have no reason to believe you are in the market to buy anything; this was not the reason for the call. However, wouldn't it be helpful to know what products and services are available to you from our agency?

_____, we understand this fully and want you to know that we would just like to be able to compete for your insurance business. You have auto insurance, right? And who carries that for you? When does that come up for renewal? Great! Thank you very much, Mr./Mrs. _____, we'll be in touch. In the meantime, if you have any insurance questions, just give us a call at _____.

We've been with current company for many years

We've found when someone has been with the same company for a long time that they may be paying too much and that their policies may not cover them correctly as they did when they first purchased them. Are you sure you are receiving all of the discounts you are entitled to and that your coverage is complete for what you own now?

If they are not sure, ask

Then do you have just a few minutes so that we could provide you with a quote on a new policy based on your needs today? It is a good idea to compare your insurance to another carrier to make sure you are getting the best deal, don't you think?

Not Interested

1. We find that many people are entitled to discounts that they are not receiving, are you sure you are getting all the discounts you are entitled to with your current company
2. We have a great new auto policy with coverages you can not get anywhere else, maybe you have you seen some of our commercials with Accident Forgiveness, Deductible Rewards and Safe Driving Bonuses-all of these things can start for you day

one, does your company offer any of these to you?

3. When was the last time your current insurance agent went through an insurance review with you to make sure your coverage is correct? We provide yearly reviews to ensure you have the right coverage for your household, which is important, don't you agree?
4. Are you sure the liability coverage on your home & auto policies provides enough protection in the unlikely event someone is hurt on your property or you are responsible for an accident?

I'm Happy with the Company I'm With Now

I understand. When was the last time your agent gave you a call to review your coverage? With the number and dollar amounts of lawsuits these days, we recommend you review your coverage at least once/year. We offer a no cost, no obligation review of your coverage's to make sure you are adequately protected? Would you be interested?

My Spouse takes care of this

Is he/she available to speak with?

If not, ask

We would really like to be able to contact your husband/wife at a more convenient time, when would be a good time for us to talk with them about this?

If existing customer:

I apologize, you have gotten on our call list by mistake, we will take you off. So sorry to bother you, have a great evening!

Why don't you know that I'm an existing customer?

Are you calling from my agent's office?

Why are you calling/what do you want?

We are a new agency in your area and we are calling all residents, and while we do scrub our lists so we do not call existing customers, sometimes the phone number you have listed as primary on your policy is not the number we are reaching you at. You may want to call your agent to make sure that your information is updated in our system, but again, we apologize for calling.

Are you trying to get me to switch my agent?

No, we would never do that. We are just calling all residents in your area, please feel free to contact your agent if you have any questions about your policy!

If I talk to someone in your office will they help me lower my payments?

Well, a review is always a good idea to see if you have any new discounts that might apply to you, would you like to speak to the agent in the office to review your policy or would you prefer to contact your agent to do a review?

Stockbroker/ Financial Advisor...

Great. What goals are they helping you save for? What we find is that many of their clients have done their financial planning on a piecemeal basis. For instance, they fail to realize how their investment plan will impact their tax plan or how their retirement goal impacts their protection needs. If I could share with you how comprehensive financial planning can help improve your TOTAL picture, would that be of interest to you? Let me explain the way I work.

I don't want to waste your time...

I appreciate that and I certainly value your time as well. At this time, I don't know if I can help you or even if you want my help, but I do know that I've been very successful in helping people(their goal) . And I also know that the consultation is an exploratory type meeting that will help answer this question. The worst thing that will happen is that I'll tell you that everything you're doing is on track. Does that make sense? Are days or evenings better for you?

Event change (wedding, moving, new job, no job, etc.)...

That's great! We've worked with many people in a similar situation and what they've found is that we've been able to share with them ideas on how to best approach _____ from a financial and tax standpoint. If I were able to share with you some of these same ideas would that be of benefit to you? Let me explain the way I work...

I've already taken care of everything...

Great! What financial goals are you referring to? What types of things have you done? Do you feel you know all of the options that are available to you to help you plan for your goal of ____? Many of my clients have felt that way, and what they've found...

Messages to Leave to Get Your Calls Returned

- ⌘ "My name is AGENT NAME and my number is XXX-XXX-XXXX. I'm calling regards to... **(HANG UP)** or just ask for a return call w/no subject. OR "Hi (1ST NAME) This is AGENT NAME and hope you're (WEEKEND IS OFF TO A GREAT START). My phone number is XXX-XXX-XXXX and I'm calling in regards to your \$ _____ **THEN HANG UP.**
- ⌘ (FIRST NAME), my name is AGENT NAME and I want you to know that I am not a telemarketer. I'm actually calling in response to the pink form you sent to my company requesting information about Mortgage Protection Insurance. It was in regards to your (MORTGAGE AMOUNT) with (LENDER). If you'll give me just three and a half minutes of your day, I'll tell you how I can help pay off your mortgage early and save you thousands of dollars. If you want to know how I can do this,

please call me _____ on my personal cell phone here in Columbia at XXX-XXX-XXXX. I look forward to sharing my ideas with you _____ and _____ hope _____ you had/have _____ day/evening.

- ⤴ Hi (FIRST NAME) my name is AGENT NAME. Can you please call me back at XXX-XXX-XXXX? Thanks and _____ have a great day!
- ⤴ Hi (FIRST NAME) I'm calling about your mortgage and I need to ask you a couple of questions that _____ only you can answer. I'll be in my office b/t (TIME AND TIME) on (DAY). Can you please call me back at XXX-XXX-XXXX and thanks for your time.
- ⤴ My name is AGENT NAME and I'm calling about your mortgage and the money... HANG UP.

Health message to leave

Hi this is Ms. West with _____ and I would like to ask you a question? ARE you tired of paying too much for your health insurance? We are calling some small businesses in the Houston area to let them know that the major health insurance carriers have just released new rates that can save you and your company a lot of money. Please give me a call at _____ so I can shop our providers and start saving you money now.

Articles

How to double and triple your sales with dialer software.

Among the many ways to increase and diversify you marketing efforts aside from direct mail, Internet leads, print media, yellow pages and other methods... using dialing software to generate new business is among the least expensive, most responsive and flexible tools available.

There are many types of dialing software available on the market and they all have different features and price points. The main point to remember is that all of them help you make a lot more sales phone calls per day resulting in more sales. Remember it's a numbers game in anything that you do...the more calls, the more leads, the more appointments.. the more sales. You should at the very least be able to double if not triple your productivity.

Dialing software, predictive or power, is a very powerful software tool used to sell in countless industries. However we recommend the use of power dialers based on their ability to stay well below the FTC abandonment (dropped call)rate. Dialers are designed to provide sales reps the ability to easily dial up to 400 live calls per hour versus hand-dialing at 20-30 calls per hour while managing the leads from cradle-to-grave with dialer CRM features. Companies, both large and small use phone dialing software in their call centers and many self-employed independent sales people use them in their home or small business.

When considering different dialer software options you will see a lot of different alternatives that can be much more expensive than others with pricing ranging between \$150 and \$300 per month. Some dialer providers will require you to subscribe and then host the dialing software on your computer while others will require dedicated and branded hardware to be purchased and then installed in order to use their system.

A less expensive option is to find a dialer software provider that offers a hosted dialer option. so that you won't have to provide your own hosting or purchase any special hardware. Your

dialer provider will handle the hosting as part of their service. You simply need Internet connectivity to access their service online.

If you're still manually dialing, as much as 80 - 85% of your calls will result in answering machines, disconnected numbers, busy signals, or no answers. When you use a dialer, it transparently takes these problems out of the equation so that you are continuously talking to live prospects. This will give you a 250 to 400% increase in productive sales calls and leads. Remember it's a numbers game so more calls will give you more leads then more appointments followed by... more sales. The icing on the cake is that in addition to making more sales and income, you can make these calls in far less time than manually dialing and free up some time to use for other things. The increase that you'll see in both sales and efficiency will get you kicking yourself for trying a dialer sooner. Better sooner than later!

We hope that you'll consider diversifying your marketing efforts and at least try a dialer. Be sure that you evaluate dialers that not only have the features that meet your needs but is also easy to use. Good luck in your future endeavors.

What kind of gains can you expect from using a sales dialer?

"96 percent of sales reps' time when making outbound calls is spent hand dialing, leaving voice mails, navigating phone trees and talking with gatekeepers."

So what kind of gains can you expect by using a sales dialer. Well, it's a numbers game really. Well, let me me ask you... how many calls can you make while hand dialing per hour? 15? 20? 25? A top pro can make up to 25 - 30 calls per hour by dialing by hand where most people are probably closer to 20. Let's look at the process itself. You have to:

- ⤴ look up the phone number,
- ⤴ dial the number,
- ⤴ wait for it to ring,
- ⤴ get a busy signal or disconnected number and then hang up,
- ⤴ get an answering machine and leave a voice mail,
- ⤴ hang up, try to STAY MOTIVATED and do it all over again.

Sounds like fun huh?

OR... you can subscribe to a sales dialer and the dialer will automate everything I just mentioned and give you the ability to dial up to 400 live calls per hour AND you won't have a chance to get DE-motivated because you will be talking to LIVE people continuously. You'll TALK to more people, MAKE more appointments and CLOSE more sells i.e. now you're playing the numbers game and the numbers are in your favor.

So what kind of results can you expect with a sales dialer? Well, If you can manually hand dial up to 20 calls per hour and a sales dialer can give you the ability to dial up to 400 calls per hour... you do the math. Conservatively, you can expect to generate between 2 to 5 leads per hour. A dialer can increase your productivity in the 250% to 400% range!

Now a dialer can't do your selling for you, but it is guaranteed to get you talking with prospects at a rate that you have never experienced before. You will talk to more people, become a better sales person, make more money and do it much faster than hand dialing.

When looking at a sales dialer, you should look at a dialer that has some of the following features:

- ⤴ The capacity to dial multiple lines per hour.
- ⤴ The ability to leave a sales-focused automatic answering machine message.
- ⤴ A hosted or web-based system will provide less maintenance and more flexibility.
- ⤴ Record a conversation for training and monitoring purposes.
- ⤴ Email marketing with email blasts and drip campaign marketing.
- ⤴ Federal Trade Commission (FTC) safeguards to keep you compliant.
- ⤴ Customer Relationship Management (CRM) features.
- ⤴ And the ability to customize to your specific needs would be a bonus!

And above all else make sure that the sales dialer is easy for you to use because if you can't use it then what's the point. Any person or company looking to increase sales using the phone and email should definitely consider a sales dialer. When compared to other means of marketing (print ad, newspaper, radio, direct mail, etc.) using a sales dialer is less expensive, more flexible and will yield results quicker.

The only thing keeping you from becoming a pro...is a sales dialer.

Listen Carefully and Respond Accordingly and Listen Again...

It's amazing what you can learn if you just listen. You have to know when to talk, when to listen and how to find out WHY the prospect just said what they say. Your customer might have an existing problem and they don't want you to SALE them on what you have they want you to LISTEN AND FIX their problem. Listen for key triggers.

If you hear:

- ⤴ "We need to ..."
- ⤴ "We're thinking about..."
- ⤴ "We're considering..."
- ⤴ "We're noticing..."
- ⤴ "The challenge is..."
- ⤴ "We're planning on..."
- ⤴ "The problem is..."

Maybe you should respond:

- ⤴ "Tell me more about that..."
- ⤴ "Let's discuss that a little more..."
- ⤴ "What do you think is causing that?"
- ⤴ "What other effects is that having?"
- ⤴ "How long has that been going on?"
- ⤴ "How often does that happen?"
- ⤴ "What is that costing you?"

Listen to every word as if your life depends on it. Take detailed notes so you can repeat it back to them reinforcing your credibility then make a recommendation or a time where you can make a recommendation at a later time. Just be careful not to do so unless you fully comprehend their issue. As a salesperson you should want to know, understand and be able to address EVERY ASPECT THE PROSPECT DISAGREES TO OR IS A OBJECTION. Establishing your credibility, understanding of their problem and your true willingness to HELP them will help you close more sales.

Don't call to just "follow up" call with a purpose...

Are you one of the 80% or more agents that call a prospect to "follow up:"

- ^ "I'm just calling to follow up."
- ^ "I'm just calling to see if you got the information."
- ^ "I'm wondering if you had time to go over it."

Opening your "follow-up" call like this is setting yourself up for rejection and giving control to your prospect. Try to never ask a question that you don't know the answer to already. Try opening your call with one of these options.

Script #1

"Hi, _____, this is _____ calling with the ABC Company. I've been looking forward to speaking with you, and I'm sure you've looked at the information I sent and probably even have a few questions.

Do me a favor and grab that, and I'll hold on while you do."

This works because it's assumptive, you're in control and it overrides any initial resistance

Script #2

"Hi, _____, this is _____ with the ABC company, how are you doing today? Great. _____, it's been an exciting morning here, and I've got some updates I think you'll be interested in regarding that (quote/brochure/information/demo) I sent to you.

It'll just take a minute to bring you up to speed, so do me a favor, can you please grab that (quote/brochure/information/demo), and I'll be happy to hold on while you do."

You may feel these are somewhat direct, but they do work. They help you separate the buyers from the nonbuyers without you having to spend a lot of time on a lengthy presentation.

Quick Tips for the Phone

Every call you make is another chance to learn more about what motivates and frustrates customers. Consider the following tips before you reach out to offer solutions.

- | | |
|---------------|--|
| Be informed | Know why the rate increased before you make the call and be prepared to offer ways to lower it. |
| Stay positive | Try saying "Let's look at alternatives" and "I really want to help you" and avoid "I can't" or "There's nothing I can do." |
| Smile | Did you know communication is 7% words, 38% voice and tone, and 55% |

	body language? Sitting tall can make a difference
Restate	Clarify the situation and reassure the customer that you understand.
Empathize	Try seeing the situation from the customer's perspective.
Be helpful	Make the focus of the call about how you can help, not just about the problem.
Resolve	Agree on a solution and follow through on your promise.
Document	Keep accurate notes to help you on future calls.
Stay connected	Let customers know you'll be following up with them.

Just Remember...

Be honest with your potential client up front.

Though you may think you are winning them over...9 x out of 10 your not. They can pick up on your line. So give them a bit of honest truth up front and they will open up more.

Let the conversation take its own course.

Sometimes we drill out point down too hard. This is a major turn off to the prospective client. This may cause them to put up "The Wall" and you will not only loose the sale you could loose their trust.

Aim your conversation at having an initial conversation on the first call.

Let them know who you are and find out if you are compatible...or if you have something to offer them. Establish a relationship with the contact first. There is plenty of time for the sale as the relationship moves on. Every call isn't about the sale! If you think of every lead as a possible business relationship you will have more success.

Believe in What You Sell.

When making cold calls, it is critical to have confidence. Not only will this help to defuse any cold calling anxiety, but it will also help in how you present yourself with what you say and how you sound over the phone.

One of the key ways to improving your level of confidence is to truly believe in what you are selling in terms of the value that you offer your prospects and clients. There must be some way that your company helps the businesses that purchase from you and it can help to fully understand and believe in this value proposition.

When you focus on not losing sight of the value proposition while on the phone, you can begin to shift from thinking and feeling like you are asking for help to calling to offer help. If you have this mindset, you will shift from a frame where you are calling trying to get prospects to help you by buying from you and this can have an immediate impact on cold calling results.

Create Focus

Life as a sales person can be very hectic. And with that being the case, we can usually always find something else to do before cold calling. We might know that we need to make

some calls but we don't really want to so we clean out some emails, work on some existing prospects, take care of some admin work, etc. This can be called being "productively unproductive".

One way to make sure that we get in a good amount of cold calling for the week is to establish focus where we prepare our schedule and our mind for cold calling. To accomplish this, it can help drive cold calling results by creating time where you can completely focus on cold calling and tune out all of the other distractions and responsibilities.

Understand the Prospect

It can be easy for us to get upset with prospects when they are not warm to our call and this can make us frustrated with our job or doubt what we have to sell. But if we stop to understand the prospect in terms of where their mind is at, we can start to realize that the reason they do not take our call could be that they are busy, they get a lot of sales calls, or maybe they are simple not the right fit for what we are calling about. Having a good understanding of the prospect can help to improve cold calling results.

Establish Momentum

When it comes to where your mind is at while cold calling, there is definitely something to be said for a factor of momentum. Evidence of this is that the first few cold calls of the day can be difficult to sometimes make in terms of getting going. It is almost like we need to get warmed up and once we do we can establish some sort of momentum.

To improve cold calling results, it can help to not only establish momentum, but also to harness and take advantage of momentum once you have it. It can help to have some steps or activities to get warmed up when it is time to make calls by either calling some friendly contacts or maybe calling at lower levels of the organizations. And once you get in a groove, capitalize on that energy by getting in as many calls as you can.